

Information to identify the case:

Debtor 1	<u>Renee M Pitrelli</u>	Social Security number or ITIN	xxx-xx-6442
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-21058-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Renee M Pitrelli

10/11/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Renee M Pitrelli
DebtorCase No. 12-21058-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 65

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db +Renee M Pitrelli, 1201 Rosannah Street, Ellwood City, PA 16117-4022
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013
 13313119 +Allied Adjustors, P.O. Box 1006, Aliquippa, PA 15001-0806
 13313120 +Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
 13507819 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13313123 +Beaver County Tax Claim Bureau, Attn: Michael Kohlman, 810 3rd Street,
 Beaver, PA 15009-2139
 13313124 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
 13313128 +Ccs/cortrust Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 13396592 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13313131 Constar Financial Services, LLC, 3561 W Bell Road, Phoenix, AZ 85053-2965
 13313133 +Fidelity Properties In, Po Box 2055, Alliance, OH 44601-0055
 13313135 +Fnb Cons Disc Co, 103 N Jefferson Street, New Castle, PA 16101-3904
 13313137 +Ginnys/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
 13313139 +KML Law Group, P.C., Suite 5000 BNY Mellon Independence Ctr, 701 Market Street,
 Philadelphia, PA 19106-1538
 13313140 +Lhr Inc, 56 Main St, Hamburg, NY 14075-4905
 13313143 +MIDNIGHT VELVET, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13313148 +NCO Financial Systems, Inc., 100 Fleet Street, 3rd Floor, Pittsburgh, PA 15220-2928
 13313144 +National Credit Adjust, Po Box 3023, Hutchinson, KS 67504-3023
 13313145 +National Ser, 18820 Aurora Avenue, Shoreline, WA 98133-3900
 13313149 +Northland Group, Inc., PO Box 390846, Mail Code SQ21, Edina, MN 55439-0846
 13313150 +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
 13313154 +Rjm Acq Llc, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
 13364216 +SEVENTH AVENUE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13313155 Solace Financial, c/o Citi, File 749210, Los Angeles, CA 90074-9210
 13313156 +Tribute, Pob 105555, Atlanta, GA 30348-5555
 13313158 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 13313159 +Verizon Pen, Verizon Wireless Department/Attn: Bankru, Po Box 3397,
 Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2017 01:43:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2017 01:43:33 DITECH FINANCIAL LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154

cr EDI: AIS.COM Oct 12 2017 01:38:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

13313118 +EDI: LTDFINANCIAL.COM Oct 12 2017 01:38:00 Advantage Assets II, Inc.,
 7322 Southwest Freeway, Suite 1600, Houston TX 77074-2134

13313121 +EDI: ACCE.COM Oct 12 2017 01:38:00 Asset Acceptance Llc, Attn: Bankruptcy, Po Box 2036,
 Warren, MI 48090-2036

13313122 +EDI: BANKAMER.COM Oct 12 2017 01:38:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285

13313129 EDI: CITICORP.COM Oct 12 2017 01:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195

13313125 +E-mail/Text: bankruptcy@cavps.com Oct 12 2017 01:44:30 Calvary Portfolio Services,
 Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340

13313126 +E-mail/Text: cms-bk@cms-collect.com Oct 12 2017 01:43:34 Capital Management Services,
 726 Exchange St. Suite 700, Buffalo, NY 14210-1464

13342456 EDI: CAPITALONE.COM Oct 12 2017 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

13313127 +EDI: CAPITALONE.COM Oct 12 2017 01:38:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285

13332802 +E-mail/Text: bankruptcy@cavps.com Oct 12 2017 01:44:30 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

13313130 EDI: CIAC.COM Oct 12 2017 01:38:00 Citimortgage, Inc., PO Box 183040,
 Columbus, OH 43218-3040

13329282 +EDI: TSYS2.COM Oct 12 2017 01:38:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

14684963 E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2017 01:43:33
 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154

13313132 +EDI: TSYS2.COM Oct 12 2017 01:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

13313134 +EDI: AMINFOFP.COM Oct 12 2017 01:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868

13313136 +EDI: RMSC.COM Oct 12 2017 01:38:00 Gecrb/qvc, Po Box 965005, Orlando, FL 32896-5005

133648903 E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2017 01:43:33 Green Tree Servicing LLC,
 PO Box 0049, Palatine, IL 60055-0049

13313138 EDI: JEFFERSONCAP.COM Oct 12 2017 01:38:00 Jefferson Capital, 16 Mclelland Rd,
 Saint Cloud, MN 56303

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 3
Total Noticed: 65

Date Rcvd: Oct 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13345296 EDI: JEFFERSONCAP.COM Oct 12 2017 01:38:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

13411581 EDI: RESURGENT.COM Oct 12 2017 01:38:00 LVNV Funding, LLC its successors and assigns as, assignee of GE Capital, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13411580 EDI: RESURGENT.COM Oct 12 2017 01:38:00 LVNV Funding, LLC its successors and assigns as, assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13411583 EDI: RESURGENT.COM Oct 12 2017 01:38:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13313141 +EDI: RESURGENT.COM Oct 12 2017 01:38:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281

13313142 +EDI: MID8.COM Oct 12 2017 01:38:00 Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

13620026 EDI: AIS.COM Oct 12 2017 01:38:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

13313147 +E-mail/Text: egssupportservices@egscorp.com Oct 12 2017 01:44:26 NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308

13313146 +E-mail/Text: bankruptcydepartment@tsico.com Oct 12 2017 01:44:45 Nco Fin /99, Po Box 15636, Wilmington, DE 19850-5636

13339903 +EDI: OPHSUBSID.COM Oct 12 2017 01:38:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13313153 EDI: PRA.COM Oct 12 2017 01:38:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

13376059 EDI: PRA.COM Oct 12 2017 01:38:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

13313151 +E-mail/Text: cfranzi@pghcentral.com Oct 12 2017 01:44:39 Pittsburgh Central Fcu, 2601 Wexford Bayne Rd, Sewickley, PA 15143-4029

13313152 +EDI: TCISOLUTIONS.COM Oct 12 2017 01:38:00 Plains Commerce Bank, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208

13359991 +E-mail/Text: csidl@sbcglobal.net Oct 12 2017 01:44:36 Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208

13313157 +E-mail/Text: crwkflw@firstdata.com Oct 12 2017 01:44:38 TRS Recovery Services, 5251 Westheimer, Houston, TX 77056-5416

13403031 EDI: VERIZONEAST.COM Oct 12 2017 01:38:00 VERIZON, PO BOX 3037, BLOOMINGTON, IL 61702-3037

13403043 EDI: VERIZONWIRE.COM Oct 12 2017 01:38:00 VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr CITIMORTGAGE, INC.
cr Ditech Financial LLC
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

13345297* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13356665* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13356666* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13356700* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

13317907* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

13620477* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

13376887* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

13360256 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 3, * 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: culy
Form ID: 3180W

Page 3 of 3
Total Noticed: 65

Date Rcvd: Oct 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Edgardo D. Santillan on behalf of Debtor Renee M Pitrelli ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Plaintiff Renee Pitrelli ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Gary J. Gaertner on behalf of Defendant CitiMortgage, Inc. pawb@fedphe.com,
james.prostko@phelanhallinan.com;garygaertner@gmail.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Defendant CitiMortgage, Inc. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor CITIMORTGAGE, INC. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor Ditech Financial LLC jschalk@barley.com,
sromig@barley.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor Ditech Financial LLC thomas.song@phelanhallinan.com
TOTAL: 11